CONSUMERS' PERCEPTION TOWARDS ONLINE SHOPPING:
AN EXPLORATORY STUDY

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ABSTRACT

From the Last few years, the retail world saw significant changes driven by rapidly evolving consumers' shopping behaviors, technological advancements and ultimately, the official rise of the online consumer. Online shopping is having very bright future. Perception towards online shopping is getting better in India. With the use of the internet, consumers can shop anywhere, anything and anytime with easy and safe payment options. Consumers can do comparison shopping between products, as well as, online stores. In present scenario customers are busy that they don't have enough chance and time to go to shopping centers and purchase the things they need, everybody likes to do online shopping. Customer perception keeps on changing with time to time which is to be taken in the consideration. This study is intended to investigate the Consumers' Perception towards Online Shopping.

KEYWORDS: *Consumers' Perception, Online Shopping, Exploratory Study, Factor Analysis.*

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Introduction

Online shopping is the system whereby buyers purchase products or service from a seller in the real-time, over the Internet. It is a type of electronic business. The origin and growth of Internet have been the biggest event of the century. E-commerce in India was started in 1999 to a period where one can sell and find all sorts of stuff from a high-end product to a meager peanut online. The process of making a decision is extremely similar whether the customer is offline or online. But some major differences are shopping environment and marketing communication. As far as online, when customers see standard advertisements or online promotion, these advertisements may pull in customers' attention and stimulate their interest for specific items. Whenever customers have enough information, they should look at to compare those choices of products or services. During the buying stage, product assortment, sale services and information quality appear to be the most vital point to help a customer to choose what item they should choose, or what seller they should purchase from. Post-purchase behavior will turn out to be more crucial after their online buying. Consumers sometimes have a problem or concern about the product, or they might want to change or return the product that they have bought. Thus, return and exchange services turn out to be essential at this stage.

Rajan Anandan, VP & Managing Director of Google India (2013) said "With approximately 8 million Indians shopping online in 2012, online shopping industry in India is growing rapidly and will continue to see exponential growth."[1]

This unexpected rise in the online transactions is due to technological advancement, change in the customer buying behavior and sometimes situational and cultural influences. The consumers' attitude towards online shopping is the degree at which any person can access, browse, purchase, transact and repeat the same behavior. In this fast growing age, customers are motivated by the technology.

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[1] http://bestmediainfo.com/2013/01/online-shopping-set-for-exponential-growth-in-2013-google-india/ (accessed on 1st July 2017)

Review of Literature

E-Retail has changed and expanded in all lines of business, be it apparel, jewellery, footwear, Groceries, electronics etc. In today's competitive world, with increasing number of online retail stores, the retailers need to be more customer-oriented. Indian businesses need to understand the changing behaviour of customers towards shopping in organised wed sites.

According to (Li & Zhang, 2002) online shopping is the third most well-liked internet activity. Most of them have tried to identify factors that affect or contribute to online consumer behaviour. Researchers seem to adopt different points of view and focus on different factors in different ways. A study done by Indian Institute of E-commerce, according to that by 2020 India is expected to produce $100 billion online retail revenue. The continuous growth of electronic commerce constitutes a unique opportunity for companies to replace traditional "brick and mortar" stores with virtual ones and to reach customers more efficiently and in a larger geographical area. Darley, Blankson & Luethge (2010) conclude that there is a huge gap of research on the impact of online environments on decision making. According to a 2008 report on "Online Shopping" from Pew Internet and American Life Project (a leading non-profit authority on Internet usage trends), almost 80% of customers say that the Internet is the best place to buy items that are hard to find. But at the same time, almost 60% of customer also says that they get irritated, confused, or overwhelmed while searching for the complete product information.

Zhou, Dai & Zhang (2007) has conducted a general survey of extant related studies and synthesised their findings into a reference model called OSAM (Online Shopping Acceptance Model) to explain consumer acceptance of online shopping. This study reveals that a countless of factors have been examined in the area of online shopping and mixed results on those factors have been reported. The research also identified highlights a few managerial issues that should be appealing to online retailers. The projected model helps to resolve conflicting findings, discover recent trends in this line of research, and show the new directions to the future research.

According to Burke (2002), Trust is a key component that decides the accomplishment of Business to Consumer (B2C) online business exchanges. Past specialists have distinguished a few basic considerations that impact believes the setting of online shopping. This exploration concentrates on accessible safety efforts which guarantee online customers security and incredible deals advancements and online arrangements which invigorate clients to buy anything on the web. The absence of belief in online exchanges has been referred to as the primary explanation behind the severe dislike of web-based shopping. We have tried the intervening part of trust in online exchanges to give observational proof that trust in the online store speaks to the band instrument through which the central free factors of web architecture can emphatically impact buy aim and diminish the apparent hazard. We have additionally shown the directing impact of the person's way of life in online business and in this way offered experiences into the relative significance of web composition variables adding to trust for clients of various social esteems (Ganguly, 2010).

Marios & Sosa (2004) revealed that absence of trust in online companies is a major reason why a lot of customers don't prefer online shopping. This study proposes a model that explains how new customers of an online company build up initial trust in the company after their first online visit. The model is empirically tested using a questionnaire-based field study. The results show that previous company reputation and readiness to modify products and services can significantly affect initial trust. Perceived website usefulness, ease of use, and security control are also a significant experience of initial trust. Finally, they found no support for the hypothesised result of individual customer trust propensity on initial trust. Trust has been exactly settled as one of the keys ascribes in business to client (B2C) web based business. The impact of measures to manufacture and keep up confides in B2C Online Shopping is liable to client drove conduct variables, which can be controlled by the business firm. The present investigation directed in the Indian setting investigates the part of shopper. Self-viability and site social nearness in client & selection of B2C web based shopping intervened by confiding in saw value, and saw hazard. The most critical result of the investigation is that the shopper self-adequacy and site social-nearness influence put stock in, saw helpfulness and saw hazard in the online clients, and thusly emphatically impact the client's goal to buy items on the web (Dash & Saji, 2007).

Stephen (2003) in his paper speaks to the discoveries of research considers that address internet business outline and related customer conduct. The development of internet business has influenced not just the commercial centre through the help of the trading of products and enterprises, additionally human conduct in light of the instruments of online administrations. Specialists have

distinguished and guessed on applicable topics going from Web ease of use, promoting stations and different elements affecting web based purchasing conduct. In spite of the fact that scientists have concentrated on what seem diverse parts of internet purchasing conduct, their examinations might be appeared to be interrelated and associated, even to the degree of uncovering develops whereupon web based business, as far as future outline and research, could be constructed.

Subramanian & Konan (2003) explained some conventional administration quality measurements that decide consumer loyalty, for example, the physical appearance of offices, workers, and hardware, and representative's responsiveness and sympathy are inconspicuous. Interestingly, a trust may assume a focal part here in upgrading consumer loyalty. Show trust as an endogenously shaped element that at last effects consumer loyalty, and we clarify the linkages amongst trust and different elements identified with the execution of the online specialist organisation and to the administration condition. Customer contributions in internet purchase have turned into a very important pattern. Thusly, it is essential to recognise the customer online buying purpose. The purpose of the study is to measure the effects of buying orientation. A study was conducted on 242 students from a Malaysian college. This study revealed that impulse buying behaviour, quality, brand, trust and previous buying experience were completely affecting the customer online purchase behaviour (Ling, Chai & Piew, 2010).

Kamineni (2004) in his examination finds that World Wide Web can change human conduct and human connections to an expensive degree. Online shopping conduct is one noteworthy case to bring up the patterns toward this path. This examination is of an exceptionally exploratory nature and it expects to build up the contrasts between a few online customers from various parts of the world. A few basic components related to web based shopping conduct have been investigated. A multifaceted informational index has been gathered and an illustrative portrayal of the customers has been given. As the last stride, the culturally diverse contrasts between a few customers investigated.

Shrivastava & Lanjewar (2011) in web-based purchasing, the rate of dissemination and selection of the web based purchasing among shoppers is still moderately low in India. In perspective of above issue, an experimental investigation of web based purchasing conduct was attempted. In light of writing survey, four prevalent psychographic parameters to be specific state of mind, inspiration, identity, and trust were contemplated as for web based purchasing. The internet purchasing choice process models in view of all the four parameters were composed after the factual investigation. These models were incorporated with business insight, learning administration and information mining to plan Behavioural Business Intelligence structure with a firm perspective of online purchase conduct. For better understanding the components of web and buyer shopping practices towards web shopping, this section would give scholastic research surveys and relative thoughts communicated in the writing that related to this subject. Besides, various speculations will be tried to answer the exploration addresses that said as of now in the presentation. Because of the current research demonstrates that web shopping turns into a full and powerful plan of action in this way there are a few examinations that as of now explored pretty much related to web shopping and buyer conduct. In the accompanying section, some perspective will be taken from written works and needs cautious audit to accomplish them as the premise of the consequent research examination (Dasgupta & Smith, 2005).

Punj (2012) explains that purchase can possibly only when to improve quality products are available in the online. The motivation behind this exploration is to see how (1) certain elements of electronic situations favourably affect the abilities of consumers to settle on better choices, and (2) identify information-processing strategies that would empower the customer to settle on better quality choices while shopping on the web. A cross-disciplinary theoretical analysis based on constructs drawn from financial aspects (e.g., time costs), processing (e.g., suggestion specialists), and brain science (e.g., choice systems) are directed to distinguish elements that possibly impact choice quality in an electronic environment. The research is important from a theoretical point of view because it examines an important aspect of online consumer decision making, namely, the impact of the electronic environment on the abilities of customers. The research is important from a hypothetical point of view since it looks at an essential part of online purchase decision making, in particular, the effect of the electronic environment on the abilities of customers. It is essential from both a managerial and public policy point of view on the grounds that the capacity of customers to settle on the better-quality decision while shopping online is directly related to improving market efficiency and improving customer welfare in electronic markets.

Research Methodology

A quantitative research design which is descriptive and exploratory in nature was selected to gain insights about customers' perception towards online shopping. The sampling unit for the study is individuals who prefer online shopping. The survey is made, keeping in mind different economic groups like people of low class, middle class and high class. Convenience sampling method is adopted and the sample extends to 154 respondents. In the questionnaire, all the selected variables related to customer perception towards online shopping were adopted from (Xu, & Paulins, 2005) and (Li & Zhang, 2002). The variables were presented in the form of statements along with Likert's five-point scale ranging from (1-5) where 1 Means 'not at all important and 5 Means 'most important'. Secondary data for this project is collected from the company's website and online research papers published in journals. The collected data is analyzed with the help of factor analysis by IBM SPSS 20.0 software. Demographic variables like (gender, age, and income) were measured by using ordinal scales. Based on the survey, male respondents represented 55.8 percent of the total respondents while female respondents contributed to 44.2 percent. In the case of age distribution, the most of the respondents among the sample who use online shopping belongs to the age group of 21- 30 years (66.2 percent), and they chose online shops because of the availability of greater range of products. The majority 36.8 percent of the respondent's Monthly household income is Rs.25000-50000.

Factor Analysis

Factor analysis is a multivariate statistical method of data reduction, which is usually used in psychology, education, and more recently in the health-related professions. It has many uses, three of which will be briefly noted here.

- Factor analysis reduces a large number of variables into a smaller set of variables.
- It establishes fundamental dimensions between calculated variables and dormant constructs, thereby allowing the formation and refinement of theory.
- It provides construct validity evidence of self-reporting scales.

Factor analysis is used to distinguish latent elements or factors. It is normally used to decrease variables into a smaller set to save time and encourage less demanding understandings. There are many extraction techniques for example, Principal Axis Factor and Maximum Likelihood. Factor analysis is numerically intricate and the criteria used to decide the number and essentialness of variables are vast.

KMO and Bartlett's Test

Table 1: Showing KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.851
Bartlett's Test of Sphericity	Approx. Chi-Square	1900.043
	Df	435
	Sig.	.000

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy examines the suitability of factor analysis. This measure fluctuates between 0 and 1, and values between 0.5 and 1 indicate that factor analysis is appropriate. KMO acquired for this analysis is .851(>0.5). Thus, factor analysis can be considered. We can see that the Bartlett's Test of Sphericity is significant (0.000). The significant KMO and Bartlett's Test of Sphericity strongly recommends the use of factor analysis in the present research study.

Communalities

The output is a table of communalities which shows how much of the variance (i.e. the communality value which should be more than 0.3 to be considered for further analysis. Else these variables are to be removed from further steps factor analysis) in the variables has been accounted for by the extracted factors.

Table 2: Showing Communalities

	Initial	Extraction
Convenience of buying anytime anywhere	1.000	.493
Range of products	1.000	.642
Price dynamism	1.000	.630

Ability to compare products	1.000	.401
Availability of Value for money products	1.000	.497
Products matching online description	1.000	.502
On time delivery of the products	1.000	.554
Availability of International brands	1.000	.454
Detailed view or image zooming	1.000	.530
Size guides (picture, table & test)	1.000	.629
Filter according to your preference	1.000	.540
Availability of trendy products	1.000	.384
Guarantee & Warranty associated with the offerings	1.000	.577
Information and review	1.000	.551
The overall website experience	1.000	.572
The attractiveness of the shopping portal	1.000	.356
The website is easy to navigate	1.000	.527
Discount & Coupon	1.000	.780
Gift wrapping facility	1.000	.550
Images / videos of the product give a good sense of the actual product.	1.000	.416
Cash on delivery	1.000	.605
Easy to contact the customer service staff via email or chat	1.000	.458
Free shipping	1.000	.555
The online support staff is responsive to your needs	1.000	.434
Easy to replacement & return	1.000	.620
Product tracking facility	1.000	.566
Security of payment credentials	1.000	.625
EMI facility	1.000	.493
In time refund	1.000	.697
Standard delivery option	1.000	.561
Extraction Method: Principal Component Analysis.		

Total Variance Explained

The next item shows all the factors extractable from the analysis along with their Eigen values. Eigen value actually reflects the number of extracted factors whose sum should be equal to number of items which are subjected to factor analysis. From the below table information, it is evident that out of the total extraction value of 53.994, the significant variability is found in the factors customer service and convenience. The value of rotated variance for Instant customer service is19.269 and the rotated variance for convenience is 10.272.

Table 3: Showing Rotation Sums of Squared Loadings

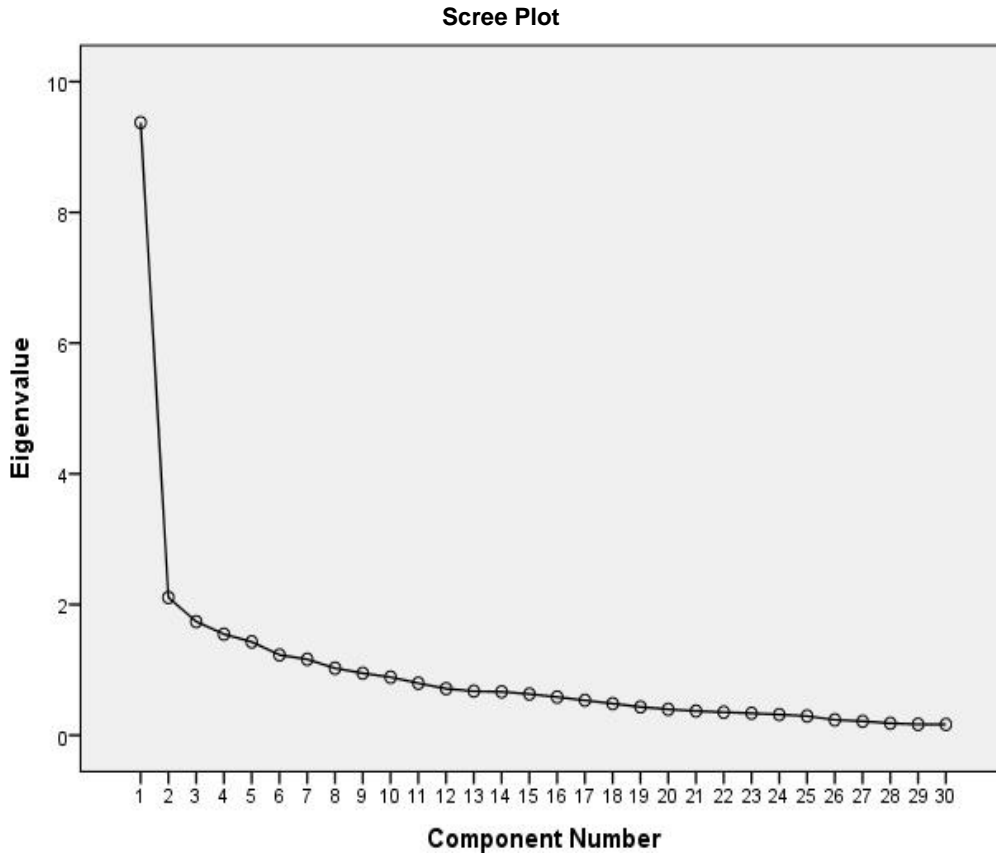| Component	Total	% of Variance	Cumulative %
1	5.781	19.269	19.269
2	3.082	10.272	29.541
3	2.849	9.497	39.039
4	2.490	8.299	47.338
5	1.997	6.656	53.994
Extraction Method: Principal Component Analysis.			

Scree Plot

Component Number
Figure 1: Showing Scree Plot

The scree plot is a graphical representation of the eigen values against all the factors. The graph is helpful for determining how many factors to keep. The point of interest is that where the curve begins to flatten. It can be seen that the curve begins to flatten between factors 6 and 7. Note also that factor 6 onwards have an Eigen value of less than 1, so only 5 factors have been retained.

Rotated Component Matrix

The table representing the loading of 30 variables into these five factors that helps in understanding the customers' perception towards online shopping is given below. The idea of rotation is to decrease the number factors on which the variables under investigation have high loadings. Rotation does not actually change anything but makes the interpretation of the analysis easier. Looking at the table below, largest factor loadings were considered for each of the items. All other variables are loaded on only one factor out of five factors.

Table 4: Showing Rotated Component Matrix

	Component				
	Customer Service	Convenience	Experience	Value Added Service	Product Related Information
On time delivery of the products	.475				
Guarantee & Warranty associated with the offerings	.721				
Information and review	.564				
The website is easy to navigate	.254				
images/videos of the product give a good sense of the actual product.	.511				

Easy to contact the customer service staff via email or chat	.601				
The online support staff is responsive to your needs	.605				
Easy to replacement & return	.642				
Product tracking facility	.521				
Security of payment credentials	.705				
EMI facility	.502				
In time refund	.818				
Standard delivery option	.675				
Convenience of buying anytime anywhere		.641			
Range of products		.774			
Price dynamism		.691			
Ability to compare products		.419			
Availability of Value for money products		.443			
Availability of International brands			.660		
Filter according to your preference			.446		
Availability of trendy products			.385		
The overall website experience			.601		
The attractiveness of the shopping portal			.524		
Discount & Coupon				.822	
Gift wrapping facility				.643	
Cash on delivery				.638	
Free shipping				.503	
Products matching online description					.491
Detailed view or image zooming					.575
Size guides(picture, table & test)					.466
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization					

Factor Labeling and Interpretation

The factors (components) as obtained from the analysis were labelled under the following headings:

- **Factor 1: Customer Service**

From the above 30 variables, 13 variables are loaded in this factor. The percent of variance attributable to this factor after rotation is 19.269and the reliability of this factor, as measured by its Cronbach Alpha is 0.779(>.5) which indicates that the factor is reliable in explaining the variance in the factor. In the above all variable highest loaded value is "in time refund", that means online customers are more sensitive in money refund. All the variables loaded in this factor represents that the customer is more concern about the service while shopping in online portal.

- **Factor 2: Convenience**

From the above 30 variables, 5 variables are loaded in this factor. The percent of variance attributable to this factor after rotation is 10.272 and the reliability of this factor, as measured by its Cronbach Alpha is 0.696(>.5) which indicates that the factor is reliable in explaining the variance in the factor. Convenient of the internet is one of the impacts on consumers' willingness to buy online. Online shopping is available for customers around the clock comparing to traditional store as it is open 24 hours a day, 7 days a week. Consumers not only look for products, but also for online services.

- **Factor 3: Experience**

From the above 30 variables, 5 variables are loaded in this factor. The percent of variance attributable to this factor after rotation is 9.497 and the reliability of this factor, as measured by its Cronbach Alpha is 0.674(>.5) which indicates that the factor is reliable in explaining the variance in the factor. In the above all factors highest loaded factor is "Availability of International brands" it helps the customer to buy products from any corner of earth. Consumers not only look for products, but also for online services and experience.

- **Factor 4: Value Added Service**

The variables loaded to this factor are "Discount & Coupon"," Gift wrapping facility"," Cash on delivery" & "Free shipping". The percent of variance attributable to this factor after rotation is 8.299 and the reliability of this factor, as measured by its Cronbach Alpha is 0.742(>.5) which indicates that the factor is reliable in explaining the variance in the factor. Variables loaded in this factor are motivating the customer to prefer online store rather than the traditional store.

- **Factor 5: Product related information**

The variables loaded to this factor are "Products matching online description", "Detailed view or image zooming" & "Size guides (picture, table & test)". The percent of variance attributable to this factor after rotation is 6.656 and the reliability of this factor, as measured by its Cronbach Alpha is 0.651(>.5) which indicates that the factor is reliable in explaining the variance in the factor. All these variables represent that, with the help of these feature customer can see the product more clearly, increase shopping enjoyment and trim down perceived risk toward the online retailer.

Conclusion

The purpose of this study is to examine the customers' perception towards Online Shopping. The survey was an attempt to understand the factors influencing customers' perception towards online shopping considering 30 variables. The research study revealed that the most important factors that can be taken into account to understand the Internet shopping are Customer Service, Convenience, Experience; Value added service and Product related information. From this study, it is evident that out of the total extraction value of 53.994, the significant variability is found in the "customer service & convenience". The results of Cronbach's alpha for this attribute were obtained as 0.779, and 0.696 respectively, which is well above the permissible value of 0.5. Based on the study it can be concluded that the internet has given a great means to the customer to have in a convenient way but there is certain parameter likes security, trust, safety etc. which need to be focused upon. Customer perception is an essential term which needs to be considered seriously by the company to know the attitude and behaviour to formulate the strategy accordingly in order to satisfy the customer. Respondents have shown positive behaviour towards online shopping and they found it to be very good and useful to carry out shopping through online portals.

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